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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application:	Rogan, et al.
Serial No.:	09/924,372
Filed:	08/08/2001
Group Art Unit:	3621
Examiner:	Bayat, Bradley B.
For:	METHOD AND SYSTEM FOR ELECTRONICALLY PROCESSING TRANSACTIONS

REQUEST FOR RECONSIDERATION

Mail Stop AF
Commissioner For Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is responsive to the Office Action mailed on January 4, 2006. Applicant respectfully requests reconsideration of this application.

There is no *prima facie* case of obviousness. The proposed addition of the teachings of the *Sandhu, et al.* reference to the *Savino, et al.* reference goes directly contrary to the intentions of the *Savino, et al.* reference as previously pointed out by Applicant. Regardless of what *Sandhu, et al.* teaches, the *Savino, et al.* reference cannot be changed in a way that is directly contrary to its own teachings. There is no *prima facie* case of obviousness.

Additionally, Applicant notes that the Examiner refers to Applicant's own specification when attempting to explain how there is somehow some motivation for combining the references. Applicant's own specification cannot be used as a basis for

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finding motivation to combine references. That is exactly the kind of hindsight reasoning that is prohibited when attempting to establish a *prima facie* case of obviousness under 35 U.S.C. §103.

This case is in condition for allowance.
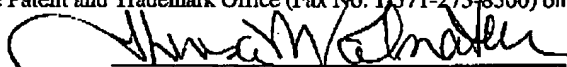
Respectfully submitted,

CARLSON, GASKEY & OLDS

By: _____

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Dated: February 15, 2006

CERTIFICATE OF FACSIMILE

I hereby certify that this Request for Reconsideration relative to Application Serial No. 09/924,372 is being facsimile transmitted to the Patent and Trademark Office (Fax No. 1,571-273-8300) on February 15, 2006.

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Theresa M. Palmateer

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